

Exhibit C

Uniform Residential Loan Application



APPL

07/25/2006

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower." as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan. other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Rhonda L. Gosselin

Borrower Rhonda L. Gosselin

Co-Borrower

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage <input type="checkbox"/> V.A. <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other:	Agency Case Number	Lender Case Number
Applied for: <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service	595969601	
Amount <input type="checkbox"/> Interest Rate <input type="checkbox"/> No. of Months <input type="checkbox"/> Amortization <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain):		
\$ 85,000.00 7.375 % 360 Type: <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):		

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP)	No. of Units	
16 Rolf Avenue, Chicopee, MA 01020	Hampden County 2	
Legal Description of Subject Property (attach description if necessary)		
		Year Built
		1920
Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):	Property will be: <input type="checkbox"/> Primary Residence <input checked="" type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment	
<input checked="" type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent		
Complete this line if construction or construction-permanent loan.		
Year Lot Acquired <input type="checkbox"/> Original Cost <input type="checkbox"/> Amount Existing Liens <input type="checkbox"/> (a) Present Value of Lot <input type="checkbox"/> (b) Cost of Improvements <input type="checkbox"/> Total (a + b)		
\$ 1983 \$ 24,560.00	\$	
Complete this line if this is a refinance loan.		
Year Acquired <input type="checkbox"/> Original Cost <input type="checkbox"/> Amount Existing Liens <input type="checkbox"/> Purpose of Refinance <input type="checkbox"/> Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made		
	Cash-Out/Debt Reduction Cost: \$	
Title will be held in what Name(s)		Manner in which Title will be held
Rhonda L. Gosselin		<input type="checkbox"/> A Single Woman <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)		

Borrower

Co-Borrower

Borrower's Name (include Jr. or Sr. if applicable)		Co-Borrower's Name (include Jr. or Sr. if applicable)	
Rhonda L. Gosselin			
Social Security Number	Home Phone (include area code)	DOB (MM/DD/YYYY)	Yrs. School
032-50-4468	(413) 536-4061	10/21/1958	15
<input type="checkbox"/> Married <input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. 0 ages	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. ages
<input type="checkbox"/> Separated		<input type="checkbox"/> Separated	
Present Address (street, city, state & ZIP) <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 23 No. Yrs.		Present Address (street, city, state & ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	
16 Rolf Avenue Chicopee, MA 01020			
Mailing Address, if different from Present Address		Mailing Address, if different from Present Address	

If residing at present address for less than two years, complete the following:

Former Address (street, city, state & ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	Former Address (street, city, state & ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.
----------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------

Borrower

IV. EMPLOYMENT INFORMATION

Co-Borrower

Name & Address of Employer <input type="checkbox"/> Self Employed <input type="checkbox"/> Yrs. on this job	Name & Address of Employer <input type="checkbox"/> Self Employed <input type="checkbox"/> Yrs. on this job
Yrs. employed in this line of work/profession	
Position/Title/Type of Business <input type="checkbox"/> Business Phone (include area code)	Position/Title/Type of Business <input type="checkbox"/> Business Phone (include area code)
If employed in current position for less than two years or if currently employed in more than one position, complete the following:	
Name & Address of Employer <input type="checkbox"/> Self Employed <input type="checkbox"/> Dates (from - to)	Name & Address of Employer <input type="checkbox"/> Self Employed <input type="checkbox"/> Dates (from - to)
Monthly Income \$	
Position/Title/Type of Business <input type="checkbox"/> Business Phone (include area code)	Position/Title/Type of Business <input type="checkbox"/> Business Phone (include area code)
Name & Address of Employer <input type="checkbox"/> Self Employed <input type="checkbox"/> Dates (from - to)	Name & Address of Employer <input type="checkbox"/> Self Employed <input type="checkbox"/> Dates (from - to)
Monthly Income \$	
Position/Title/Type of Business <input type="checkbox"/> Business Phone (include area code)	Position/Title/Type of Business <input type="checkbox"/> Business Phone (include area code)

9601

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income *	\$	\$	\$	Rent	\$	
Overtime				First Mortgage (P & I)	289.00	\$ 587.00
Bonuses				Other Financing (P & I)		
Bonuses					\$ 0.00	\$ 0.00
Commissions				Other Financing (P & I)		
Dividends/Interest				Hazard Insurance	50.00	54.92
Net Rental Income				Real Estate Taxes	172.00	171.37
Other (before completing, see the notice in "describe other income," below)				Mortgage Insurance		
Total	\$	\$	\$	Homeowner Assn. Dues		
				Other:		
				Total	\$ 511.00	\$ 813.37

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

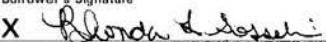
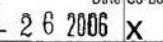
B/C	Describe Other Income	Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.	Monthly Amount
			\$

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed Jointly Not Jointly

ASSETS	Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$			
<i>List checking and savings accounts below</i>				
Name and address of Bank, S & L, or Credit Union				
Account No.	\$	Name and address of Company ALDENVILLE CREDIT UNION	\$ Payment/Months 289.00	24,560.00*
Name and address of Bank, S & L, or Credit Union				
Account No.	\$	Gosselein, Rhonda L. 2-4 Family (N/A)		
Name and address of Bank, S & L, or Credit Union				
Account No.	\$	Account No. 660205051		
Name and address of Bank, S & L, or Credit Union				
Account No.	\$	Name and address of Company AMEX	\$ Payment/Months	\$ 20,797.00*
Name and address of Bank, S & L, or Credit Union				
Account No.	\$	Gosselein, Rhonda L. Revolving		
Name and address of Bank, S & L, or Credit Union				
Account No.	\$	Account No. 045570049018381362		
Name and address of Bank, S & L, or Credit Union				
Account No.	\$	Name and address of Company CHASE	\$ Payment/Months	\$ 16,404.00*
Name and address of Bank, S & L, or Credit Union				
Account No.	\$	Gosselein, Rhonda L. Revolving		
Name and address of Bank, S & L, or Credit Union				
Account No.	\$	Account No. 4305870189079858		
Name and address of Company NORDSTROM FSB				
Account No.	\$	Gosselein, Rhonda L. Revolving	\$ Payment/Months 303.00 / 33	\$ 10,098.00
Name and address of Company NORDSTROM FSB				
Account No.	\$	Account No. 0003537609		
Name and address of Company CHASE				
Account No.	\$	Gosselein, Rhonda L. Revolving		
Name and address of Company CHASE				
Account No.	\$	Account No. 4640182012748301		
Name and address of Company GEMB/JCP				
Life insurance net cash value	\$			
Face amount: \$				
Subtotal Liquid Assets	\$			
Real estate owned (enter market value from schedule of real estate owned)	\$ 150,000.00	Gosselein, Rhonda L. REVOLVING	\$ Payment/Months 102.00 / 20	\$ 2,043.00
Vested interest in retirement fund	\$	Account No. -929121		
Net worth of businesses owned (attach financial statement)	\$			
Automobiles owned (make and year)	\$	See Attached	\$ Payment/Months 126.00	\$ 10,434.00
Other Assets (itemize)	\$	Account No. Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
		Job Related Expense (child care, union dues, etc.)	\$	
		Total Monthly Payments	\$ 820.00	
Total Assets a.	\$ 150,000.00	Net Worth (a minus b) > \$ 363,080.00	Total Liabilities b.	\$ 86,920.00

Borrower's Signature  Date JUL 26 2006 Co-Borrower's Signature  Date

VI. ASSETS AND LIABILITIES (Continued)

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

VII. DETAILS OF TRANSACTION

VIII. DECLARATIONS

a. Purchase price	\$	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.			
b. Alterations, improvements, repairs					
c. Land (if acquired separately)					
d. Refinance (include debts to be paid off)	24,560.00				
e. Estimated prepaid items	874.02				
f. Estimated closing costs	3,202.48				
g. PMI, MIP, Funding Fee					
h. Discount (if Borrower will pay)	450.00				
i. Total costs (add items a through h)	29,496.50				
j. Subordinate financing					
k. Borrower's closing costs paid by Seller					
i. Other Credits (explain)					
Borrower POC Fees	456.50				
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	85,000.00				
n. PMI, MIP, Funding Fee financed					
o. Loan amount (add m & n)	85,000.00				
p. Cash from/to Borrower (subtract j, k, l & o from i)	-55,970.00				
Borrower Co-Borrower					
Yes	No	Yes	No	Yes	No
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Are there any outstanding judgments against you?					
b. Have you been declared bankrupt within the past 7 years?					
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?					
d. Are you a party to a lawsuit?					
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure or transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)					
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.					
g. Are you obligated to pay alimony, child support, or separate maintenance?					
h. Is any part of the down payment borrowed?					
i. Are you a co-maker or endorser on a note?					
j. Are you a U.S. citizen?					
k. Are you a permanent resident alien?					
l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.					
m. Have you had an ownership interest in a property in the last three years?					
(1) What type of property did you own - - principal residence (PR), second home (SH), or investment property (IP)?					
(2) How did you hold title to the home - - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?					
XX <input type="checkbox"/> PR <input type="checkbox"/> S <input type="checkbox"/>					

IX. ACKNOWLEDGMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature JUL 26 2006 Co-Borrower's Signature Date

Rhonda L Gosselin **X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that you may furnish this information on the basis of the information on which you choose to furnish it. If you furnish this information, this lender is requested to note the information on the basis of visual observation and summary. If you do not furnish this information, or if you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER	I do not wish to furnish this information		CO-BORROWER	I do not wish to furnish this information	
Ethnicity:	Hispanic or Latino	<input checked="" type="checkbox"/> Not Hispanic or Latino	Ethnicity:	Hispanic or Latino	<input type="checkbox"/> Not Hispanic or Latino
Race:	American Indian or Alaska Native	<input type="checkbox"/> Asian	Black or African American	American Indian or Alaska Native	<input type="checkbox"/> Asian
	Native Hawaiian or Other Pacific Islander	<input checked="" type="checkbox"/> White		Native Hawaiian or Other Pacific Islander	<input type="checkbox"/> White
Sex:	<input checked="" type="checkbox"/> Female	<input type="checkbox"/> Male	Sex:	<input type="checkbox"/> Female	<input checked="" type="checkbox"/> Male
To be Completed by Interviewer			Name and Address of Interviewer's Employer		
Interviewer's Name (print or type) Richard Chaisson			GMAC Mortgage Corporation 181 Park Avenue West Springfield, MA 01089		
Interviewer's Signature			Date		
Interviewer's Phone Number (include area code)			413-827-8700		
This application was taken by:					
<input checked="" type="checkbox"/> Face-to-face interview					
<input type="checkbox"/> Mail					
<input type="checkbox"/> Telephone					
<input type="checkbox"/> Internet					

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Borrower Rhonda L Gosselin	Agency Case Number
	Co-Borrower	Lender Case Number
	Co-Borrower	Lender Case Number
		9601

--- Liabilities ---

GEMB/JCP
Gosselin, Rhonda L.
28121
Revolving

\$101.00/ 20 \$2,021.00

THD/CBUSA
Gosselin, Rhonda L.
6035320189118993
Revolving

\$10.00/126 \$1,255.00

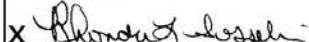
WM FILENE
Gosselin, Rhonda L.
R0055415
Revolving

\$15.00/ 44 \$658.00

Bank of America
Gosselin, Rhonda L.
Revolving

\$6,500.00 *

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature	Date	Co-Borrower's Signature	Date
	JUL 26 2006		

Freddie Mac Form 65 07/05 Rhonda L Gosselin

Fannie Mae Form 1003 07/05

A Settlement Statement

**U.S. Department of Housing
 And Urban Development**

HUD-1 (3/86) OMB No. 2502-0265

B Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input type="checkbox"/> CONV. UNINS.	6. File Number:	7. Loan Number:	8. Mortgage Ins. Case No.:
1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input type="checkbox"/> CONV. UNINS.	6. File Number:	7. Loan Number:	8. Mortgage Ins. Case No.:
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> CONV. INS.	Gosselin			

C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name and Address of Borrowers: Rhonda L. Gosselin

16 Rolf Avenue

Chicopee, MA 01020



HUD-1

F. Name and Address of Lender:
GMAC Mortgage Corporation

100 Witmer Road
 Horsham, PA

E. Name and Address of Sellers:

H. Settlement Agent:
Marjorie B. Dunn
 The Village Commons
 South Hadley, MA 01075

G. Property Location:

16 Rolf Avenue

Chicopee, MA 01020

I. Settlement Date:

07/26/2006

Place of Settlement:
Marjorie B. Dunn
 The Village Commons South Hadley, MA 01075

J. Summary of Borrower's Transaction

K. Summary of Seller's Transaction

100. Gross Amount Due From Borrower

400. Gross Amount Due To Seller

101. Contract sales price		401. Contract sales price	
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 1400)	4,388.37	403.	
104. payoff Aldenville Credit Union	24,559.46	404.	
105. payoff of credit cards (see attached)	41,528.45	405.	

Adjustments for items paid by seller in advance

Adjustments for items paid by seller in advance

106. City/town taxes	to	406. City/town taxes	to
107. County taxes	to	407. County taxes	to
108. Assessments	to	408. Assessments	to
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. Gross Amount Due From Borrower	\$70,476.28	420. Gross Amount Due To Seller	\$0.00

200. Amounts Paid By Or In Behalf Of Borrower

500. Reductions In Amount Due To Seller

201. Deposit or earnest money		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	85,000.00	502. Settlement charges to seller (line 1400)	0.00
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff 1	
205.		505. Payoff 2	
206.		506.	
207.		507.	
208.		508.	
209.		509.	

Adjustments for items unpaid by seller

Adjustments for items unpaid by seller

210. City/town taxes	to	510. City/town taxes	to
211. County taxes	to	511. County taxes	to
212. Assessments	to	512. Assessments	to
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	

220. Total Paid By/For Borrower

520. Total Reductions Amount Due Seller

\$0.00

300. Cash At Settlement From/To Borrower

600. Cash At Settlement To/From Seller

301. Gross amount due from borrower (line 120)	\$70,476.28	601. Gross amount due to seller (line 420)	\$0.00
302. Less amount paid by/for borrower (line 220)	(\$85,000.00)	602. Less reductions in amount due seller (line 520)	\$0.00

303. CASH FROM TO BORROWER:

603. CASH TO FROM SELLER:

\$0.00

Buyer's Initials 

Seller's Initials 

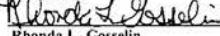
Settlement Statement Page 2

L. Settlement Charges

700. Total Sales/Broker's Commission based on price	\$	@	% =	Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of Commission (line 700) as follows:					
701. to					
702. to					
703. Commission paid at Settlement to					
703. Commission paid at Settlement					
704.					
800. Items Payable in Connection With Loan					
801. Loan Origination Fee	1.00 %	GMAC Mortgage Corporation		850.00	
802. Loan Discount	1.00 %	GMAC Mortgage Corporation		850.00	
803. Appraisal Fee to Robert Salvon Associates		POC	450.00		
804. Credit Report to GMAC Mortgage \$ 4.35 total		POC	6.50	(2.15)	
805. Lender's Inspection Fee					
806. Mortgage Insurance Application Fee					
807. Assumption Fee					
808. Flood Certification to Home Connect Land				19.00	
809. Tax Service Fee to Home Connects				85.00	
810. underwriting loan review fee to GMAC Mortgage				195.00	
811. Processing fee to GMAC Mortgage				95.00	
812. lender's document prep to GMAC Mortgage				295.00	
813.					
814.					
815.					
900. Items Required By Lender To Be Paid In Advance					
901. Interest from	07/31/2006 to	07/31/2006	@ 17.17 / day	17.17	
902. Mortgage Insurance Premium for	mo. to				
903. Hazard Insurance Premium for	yrs. to				
904.	yrs. to				
1000. Reserves Deposited With Lender					
1001. Hazard Insurance	months @		per month		
1002. Mortgage Insurance	months @		per month		
1003. City property taxes	5 months @	171.37	per month	856.85	
1004.	months @		per month		
1005.	months @		per month		
1006.	months @		per month		
1007.	months @		per month		
1008. Aggregate Adjustment				0.00	
1100. Title Charges					
1101. Settlement or closing fee to					
1102. Abstract or title search to					
1103. Title examination to					
1104. Title insurance binder to					
1105. Document preparation to					
1106. Notary fees to					
1107. Attorney's fees to Marjorie Dunn				525.00	
(includes above item Numbers: 1101-1107))			
1108. Title insurance to First American Title Insurance Company				212.50	
(includes above item Numbers: 1109))			
1109. Lender's coverage 85,000.00	Loan Premium: \$212.50				
1110. Owner's coverage					
1111.					
1112. Declaration of Homestead to Registry of Deeds				35.00	
1113. Title Agent Commission \$148.75 70%					
1200. Government Recording and Transfer Charges					
1201. Recording fees: Deed ; Mortgage 175.00 ; Releases				175.00	
1202. City/county tax stamps: Deed ; Mortgage					
1203. State tax/stamps: Deed ; Mortgage					
1204.					
1300. Additional Settlement Charges					
1301. Survey to					
1302. wire fee to PeoplesBank				10.00	
1303. overnight mail for payoff/return packet to Postmaster				40.00	
1304. final inspection fee to Robert Salvon Associates				75.00	
1305. document delivery fee to Marjorie Dunn				55.00	
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)				\$4,388.37	\$0.00

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement (pages 1 and 2).

Borrowers


Rhonda L. Gosselin

Sellers

Rhonda L. Gosselin

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Settlement Agent


Marjorie B. Dunn, Esquire

Date 07/26/2006

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

Bills paid per Line 105

Bank of America	\$6,500.00
Chase	\$2,730.99
Chase	\$16,933.07
AMFX	\$15,364.39
Total	\$41,528.45

Marked True